

APPENDIX

Enhancements to the Internet application include the following:

- **updated FOM wording selections with descriptions;**
- **the ability to add corporate accounts;**
- **the ability to request your FOM via e-mail; and**
- **no confirmation letter mailed unless the amendment requested has changed.**

To use the FOM Internet Application (FOMIA), the select group to be added must have an occupational common bond, the primary potential members of the select group must be 500 persons or less, and the select group must be within the service area of one of the credit union's service facilities. Although considered an occupational group, adding contract employees generally requires a higher level of review and, therefore, the expansion request for contract employees must be submitted to your regional office along with the required documentation.

The maximum number of primary potential members (excluding members of the immediate family or household) cannot exceed 500 for each individual group when using the FOMIA. Credit unions are not limited in the number of select groups added per electronic request.

The corporate account of a select group may be added using the FOMIA. The addition of the corporate account will not increase the number of primary potential members of the group (by one). You cannot use the FOMIA to add corporate accounts for select groups already in your FOM. To add the corporate account for groups already in your FOM, you will need to submit a written request for a housekeeping amendment to your regional office.

The FOMIA cannot be used for any group that exceeds 500 primary potential members. In these cases, NCUA's Form 4015 must be submitted to your regional office along with the required documentation. Form 4015 can be found in NCUA's Chartering and FOM Manual, located on the Reference Information page of NCUA's website at www.ncua.gov.

The following documentation requirements must be adhered to when adding select groups using the FOMIA:

- The federal credit union must obtain a letter on the select group's letterhead signed by an authorized representative of the select group to be added. This letter must indicate the:
 - select group has an occupational common bond;
 - select group wants to be added to the credit union's FOM;

- number of primary potential members;
 - select group's proximity to the credit union's nearest service facility; and
 - select group requests the corporate account in addition to its employees, if applicable.
- The federal credit union must permanently retain the letter from the select group requesting service and the Confirmation Certificate generated at the time of the Internet application. The aforementioned documentation may be requested by NCUA at any time. Failure to provide this documentation when requested may result in removal of the select group(s) from the credit union's FOM and/or loss of Internet expansion privileges.

Please note, an expansion request should be submitted by one method only (i.e., fax, regular mail, or Internet). In addition, you may only submit each select group once via the FOMIA. Do not resubmit the select group via the FOMIA if your "request" is not approved on the first submission.

You cannot use this form to:

- add a select group to a single common bond credit union;
- convert from a single common bond credit union to a multiple common bond credit union;
- add select groups with a primary potential membership over 500;
- add select groups sharing an associational common bond (i.e., churches, labor unions, homeowners associations, etc);
- expand or convert to a community charter; or
- add an underserved area.

If a select group is confirmed electronically as Approved, the FCU may begin serving the group once the FCU's board of directors adopts the FOM amendment. For this purpose, the credit union's board may use the Board Resolution document posted on the NCUA FOMIA website. NCUA will not send the FCU a letter confirming the approval of a select group approved electronically unless the amendment is changed from the original confirmation certificate generated at the time of the Internet application (i.e., NCUA determines the FOM wording originally selected by the FCU is incorrect).

If a group is confirmed electronically as Pending, regional office review is necessary. Possible reasons for Pending are:

- Review of a group's proximity to the FCU's nearest service facility;
- Review of the FCU's administrative capacity for FOM expansion;
- Review of the FCU's net worth; or
- Quality control – ***NCUA will periodically review requests submitted even though the expansion meets all of the standards for approval. This is part of NCUA's quality control process. If you are contacted by your regional office, you should be prepared to submit, via fax or regular mail, a copy of the group's letter requesting service or any other documentation requested.***

NCUA will review all Pending groups and send the FCU a letter indicating the action taken for each group requested via the FOMIA, and a copy of Section 5 of the FCU's charter if requested.

SYSTEM REQUIREMENTS

In order to use NCUA's FOMIA your operating system should be Windows 95 or higher. In addition, your browser should be Internet Explorer version 5.0 or higher or Netscape version 4.7. If you are using Internet Explorer 5.0 and are experiencing problems downloading the certificate, you should upgrade to Internet Explorer Version 6.0 (downloadable from the NCUA FOMIA website).

THE NCUA CERTIFICATE

To access the system, you need a username, password, charter number, and personal identification number (PIN). To obtain a username, password, and PIN **you must fax Enclosure A to your regional office.** NCUA will review the information submitted and contact the board authorized representative with the username and password. The PIN number will be either faxed or mailed to the board authorized representative at his or her preference.

You must have a username and password to download the NCUA Certificate and access the FOMIA.

STEP 1 - ACCESSING THE NCUA CERTIFICATE

Go to the NCUA webpage (www.ncua.gov) and select Credit Union Data or Reference Information, and then select FOM Internet Application.

Click on Initial Setup - Download an NCUA Certificate (you only need to do this once to set it up)

1. Click Yes to Security Alert
2. Username and Password
Fax Enclosure A to your regional office to obtain the username and password. NCUA will review the information submitted and contact you with your username and password. You must have a username and password to download the NCUA Certificate.
3. Click OK
4. Brings you to the certificate enrollment form. **This must be filled out correctly – it cannot be cleared out later.**

Authorized Representative	(Your full name)
Charter Number	(Your credit union's charter number)
Credit Union Name	(Your credit union's name)
Phone	(Your telephone number including area code, do not include an extension)
City	(Your city)
State	(Your state)
E-mail	(Your full e-mail address)

5. Click Submit Request button
6. Click on Download button
7. Click Yes
8. Click OK
9. Close Internet (you must exit the browser before proceeding to Step 2).

STEP 2 - USING THE SYSTEM

1. Open your Internet Browser
2. Go to the NCUA webpage (www.ncua.gov) and select Credit Union Data or Reference Information, then select FOM Internet Application
3. Select Go directly to the FOM Internet Application
4. Click Yes to Security
5. Click OK to Client Authentication
6. This will bring you to the system. To enter the application you will need your credit union's charter number and PIN.
7. Refer to the following instructions to use the Internet application.

LOGGING ON AND USING THE INTERNET APPLICATION FORM

FOM Login Screen

Enter your credit union's charter number and PIN. PIN's are case sensitive; enter the PIN exactly as provided.

If you do not know your credit union's charter number, click on the [Click here if you don't know your charter number](#) link to obtain it. Follow the instructions that

appear on the screen. Click on the Back arrow on your browser to return to the previous screen.

If you do not know the PIN, click on the button to submit a PIN request directly to the Division of Insurance's mailbox. You must provide the requester's name, title, and phone number. The PIN will be faxed or mailed to the fax number or address indicated on the Username/Password request form we have on file.

FOM Internet Application

NOTE: The use of special characters (i.e., @, #, \$, %, &, *, \) may result in the Internet application being rejected by the system. However, periods, commas, and apostrophes may be used. *Please note, the instructions below start with number six to be consistent with the number on the Internet application form where you begin entering data.*

6) Enter the select group's name. This field is limited to 75 characters.

7) Enter the following information for the select group:

street address (physical office location only, no post office boxes)
city
state
zip code
name of the select group's representative
title of the select group's representative
telephone number of the select group's representative (do not enter an extension)

8) Indicate whether the select group has an occupational common bond by clicking Yes or No. If the select group does not have an occupational common bond, you must submit a NCUA Form 4015 EZ and the sponsor's letter directly to the regional office.

9) Select the FOM clause that best fits the select group. You may select only one clause.

Examples:

Employees of ABC who work in XYZ, CA
Employees of ABC who work in or are paid from XYZ, CA
Employees of ABC who work in or are supervised from XYZ, CA
Employees of ABC who work in, or are paid or supervised from XYZ, CA
Employees of ABC who work or are headquartered in XYZ, CA
Students attending ABC in XYZ, CA
Employees of and students attending ABC in XYZ, CA

Note: Definitions of each example are provided to help you with your wording selection.

10) Enter the number of primary potential members. Do not include immediate family or household members, or the corporate account (if applicable).

11) Click this box if you want to add the corporate account for the select group being added. The corporate account should not be included in the number of primary potential members. Please note, you cannot use the FOMIA to add corporate accounts for select groups already in your FOM. You must submit a housekeeping request to your regional office to add the corporate account of a select group already in your FOM.

12) Enter the distance (in miles) of the select group from the credit union's nearest service facility. If the distance from the select group to the credit union's nearest service facility is less than 1 mile, or located in the same building, enter 1.

13) Enter the physical office location of the credit union's service facility nearest to the select group being added. If this address is the same as the address shown at the top of the form, you may type in 'same as above' or leave it blank.

14) Click if adding another select group. Click if you wish to view the select groups previously added. Click if you wish to delete this select group from the Internet application.

If you wish to print the application for each group, you must print prior to clicking Next Group (if you are adding multiple groups) or Continue (if you are adding one group). Please note, if you modify the group you must reprint the application.

15) You must click on the box to acknowledge that you have read and understand your obligation when using the Internet application.

16) You may request a hardcopy of your credit union's FOM by clicking Yes . If you want a hardcopy of your FOM, you have the option of receiving it via e-mail or regular mail. Please select the desired method of delivery. If you wish to receive your FOM via e-mail, you must provide an e-mail address. If you do not require a hardcopy of your FOM at this time, you may contact the regional office should you require a hardcopy in the future.

If you choose e-mail as the preferred method of delivery and subsequently opt for US Mail, or determine you do not want to receive a hard copy of your FOM, you must provide an e-mail address before selecting a different option.

17) Click  to submit the application to NCUA.

FOM Confirmation

You must permanently retain the Confirmation Certificate and all other documentation pertaining to the select group(s) being added via the FOMIA form. This documentation may be requested by NCUA at any time. Failure to provide this documentation when requested may result in the removal of the select group(s) from the credit union's FOM and/or loss of FOMIA privileges.

You may modify and/or edit select groups added from this screen. Click on the  button to go to the Group Information screen to review the data. Make any necessary changes, then click the  button. If you modify the select group, you must retain the latest version of the Confirmation Certificate.

When you return to the Confirmation Certificate, you will no longer have the Modify/Delete option. If you determine additional changes are needed, you may click the Back arrow on your browser; however, clicking on the Back arrow will automatically erase all modifications previously made. You will need to re-enter all modifications.

If you do not receive a confirmation number, the system has not accepted your FOM expansion request. Please resubmit your request using the procedures outlined in these instructions.

The Confirmation Certificate will indicate the Action Taken for each group added. If the group is confirmed electronically as Approved, the FCU may begin serving the group once the FCU's board of directors adopts the FOM amendment. For this purpose, the credit union's board may use the Board Resolution document posted on the NCUA FOMIA website. After NCUA review, we will not send a letter to the FCU confirming the approval of a select group approved electronically **unless** the FOM amendment is changed from the original confirmation certificate generated at the time of Internet approval (i.e., NCUA determines the FOM wording originally selected by the FCU is incorrect).

If a group is confirmed electronically as Pending, regional office review is necessary. The FCU may not begin serving the group until it receives a letter from the regional office indicating the group is approved. Possible reasons for Pending are discussed on page 3 of this Appendix.

If you receive an error message, please contact NCUA's Office of the Chief Information Officer's (OCIO) Customer Service Desk at 800-827-3255.